



FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 7, 2013.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President)
1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *Jane Bryant Banks, Mary Banks Garnand, James Banks Garnand, and Daniel Michael Garnand*, all of Eutaw, Alabama; to collectively retain voting shares of Merchants and Farmers Bancshares, Inc., and thereby indirectly retain voting shares of Merchants & Farmers Bank of Greene County, both in Eutaw, Alabama.

Board of Governors of the Federal Reserve System, October 18, 2013.

Margaret McCloskey Shanks,

Deputy Secretary of the Board.

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